

# HOW DO PEOPLE IN THE WESTERN BALKANS PERCEIVE THEIR LIVES IN THE AFTERMATHS OF THE 2008 CRISIS?<sup>1</sup>

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## **Abstract**

*In estimating the prospects for economic recovery after the 2008 global economic crisis understanding how people perceive their lives is necessary in two regards. On the one hand, it is argued that those individuals who report higher well-being are able to recover faster and feel better able to contribute to and support their organizations, communities, or countries. On the other, if the recovery of the economies is sought only in terms of economic growth, we would know nothing on how growth influences people's lives. In order to overcome the shortcomings of economic indicators, a concept of subjective well-being (SWB) has been introduced. Instead of indirect estimation of the quality of people's lives, people are directly asked to judge the level of well-being they achieve. The aim of this paper is to provide an overview of main tenets of the concept of subjective well-being, and to give an insight on the level of subjective well-being of the people in the Western Balkan countries based on the Global Well-Being Index. In this paper, we demonstrate that the people in the Western Balkans are on average experiencing lower well-being than the inhabitants of the OECD countries and the Europe as a whole. Only in the social well-being are people in the Western Balkans reaching European average.*

**Key words:** Subjective Well-being, Western Balkans.

## **INTRODUCTION**

In estimating the prospects for economic recovery after the 2008 global economic crisis understanding how people perceive their lives is necessary in two regards. On the one hand, it is argued that those individuals who report higher well-being

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are able to bounce back faster, take care of their own basic needs, and feel better able to contribute to and support their organizations, communities, or countries (Gallup&Healthways 2014). On the other, if the recovery of the economies in the aftermaths of the 2008 crisis is sought only in terms of economic growth, we would know nothing on how growth influences people's lives.

Economic indicators such as the gross national product (GNP) per capita do not necessarily correspond with the level of people's life conditions (Radovanovic 2013). In some countries, relatively high level of gross national product GNP per capita is not followed by the high quality of life as expressed in terms of life expectancy, adult literacy, and infant mortality (Sen 1999; Haq 1995). In addition, economic growth does not necessarily correspond with the high level of happiness people report. For example, although the United States, has achieved striking economic and technological progress over the past half century, it did not self-reported happiness of its inhabitants bi(Helliwell, Layard and Sachs 2012). Although people cannot live, let alone live a good-quality life, without goods and services, the resources they have a command of do not tell us all about the level of personal well-being they achieve (Radovanovic 2011). Thus, if we focus exclusively on economic indicators, we cannot have reliable evidence in explaining and predicting economic recovery that matter to people and their lives.

In order to overcome the shortcomings of economic indicators, a concept of subjective well-being (SWB) has been introduced. Instead of indirect estimation of the quality of people's lives, people are directly asked to judge the level of well-being they achieve. The aim of this paper is to give an overview of the main tenets of the concept of subjective-wellbeing, and to provide the empirical evidence on the level of subjective well-being of the people in the Western Balkans based on the Global Well-Being Index.

## **THE CONCEPT OF SUBJECTIVE WELL-BEING (SWB)**

The essence of subjective well-being is a personal estimation of the quality of her life. What makes a good life has been preoccupation of philosophers since ancient times. A long philosophical tradition views happiness as a driving force and a final goal of one's life (Radovanovic 2013). However, philosophers do not agree on the definition of happiness. The happiness is seen as the final goal both within eudemonism and utilitarianism, but what happiness entails is perceived differently (Ibid).

The Greek word eudemonia, translated into English as happiness, means "a life that is rich and fulfilling for the one living it" (Russell 2012:7). The Greek moral

philosophers, particularly the founders of the school within the moral philosophy known as virtue ethics, were concerned with the question: “What is the best way to live?”. They were preoccupied to define a final end of our lives – an end we pursue for its own sake, and for the sake of which we pursue all other goals. Such an end, as they believe, is *eudemonia* – giving ourselves a good life, where a good life involves both human fulfilment and individual fulfilment (Ibid). *Eudemonia* is seen as the happiness of a creature with its “characteristic mode of life” (Ibid). Since our characteristic human way of living is a rational way, meaning acting with wisdom and sound emotion is what Aristotle means by virtuous activity (Ibid). Thus, a virtuous activity is the most important thing for happiness, though not a sufficient. In other words, happiness, as seen within virtue ethics is not an affective state, but rather a fulfilled life of a human being, which can be objectively examined. This approach is known as *eudemonism*.

Quite a different approach to happiness can be found in the utilitarian tradition. In this approach, happiness is equated with utility and defined as a pleasure and absence of pain (Bentham 1982; Mill 2001). According to the founding fathers of utilitarianism “nature has placed mankind under the governance of two sovereign masters, pain and pleasure” (Bentham 1982:1). In other words, people by nature seek to reach as much pleasure as possible, and to avoid painful actions. Within this school, happiness is seen as an affective state and a person as the best judge of the level of well-being she achieves. As such, it is a hedonistic approach to happiness.

The concept of subjective well-being combines both philosophical traditions. Subjective well-being is defined as “a person’s cognitive and affective evaluations of his or her life” (Diener, Lucas, and Oishi, 2002: 63). Cognitive element refers to what one thinks about his or her life satisfaction in global and also in certain domains such as work, relationships, physical states, etc. The affective element refers to emotions, moods and feelings, and it can be positive or negative. It is considered positive when the emotions, moods and feelings experienced are pleasant (e.g. joy, laughter, etc.), while it is negative, when the emotions, moods and feelings experienced are unpleasant (e.g. stress, anger, sadness, etc.). The level of well-being is estimated based on the reports in the surveys. A person who reports a high level of satisfaction with her life, and who experiences a greater positive affect and little or less negative affect, has a high level of SWB.

The Global Well-Being Index created by Gallup and Healthways is one of the attempts to develop a measure of subjective well-being (Gallup&Healthways 2014). Gallup and Healthways look at whether people find daily work and life experiences fulfilling, enjoy strong relationships, feel financially secure, are actively involved in their communities, and are physically healthy. Their premise is

that when people are thriving in these areas, populations are healthier, economies are more productive, and individuals lead more fulfilling lives (Ibid).

The Global Well-Being Index includes five elements of well-being:

- *purpose* (liking what you one does each day and being motivated to achieve her goals);
- *social* (having supportive relationships and love in her life);
- *financial* (managing her economic life to reduce stress and increase security);
- *community* (liking where she lives, feeling safe, and having pride in her community);
- and *physical* (having good health and enough energy to get things done daily).

The elements of well-being are assessed through a survey of 10 questions, two for each element. The respondents are asked to assess the elements of well-being as *thriving*, *struggling*, or *suffering*. When reported as thriving, the well-being is strong and consistent in a particular element. Struggling well-being is moderate or inconsistent in a particular element. Finally, suffering is experienced well-being that is low and inconsistent in a particular element.

The greatest advantage of subjective well-being is that people and their experiences are put in the centre of attention (Radovanovic 2013). Unlike the approaches that focus on resources, the subjective well-being is concerned with people and their views and feelings. However, the main advantage of this approach is at the same time its main challenge. The level of experienced well-being is to a great extent influenced by the personality (Brickman and Campbell 1971; Headey and Waring 1992). In other words, if someone is by nature a lively, positive person, she would score high on the subjective well-being scale, although it might be that she has an ailment which makes her life difficult. Moreover, it seems that individuals have certain “equilibrium model” to which they return (Ibid). People adapt to changes in their lives and return to their baseline levels of happiness. Moreover, people adjust to the circumstances and try to make the best out of it. In other words, someone may score high on the subjective well-being scale, despite the fact that she lives in extreme poverty. Culture also influences the perception of one’s life. People in Latin America score high on subjective well-being scales, despite the fact that many countries struggle with high unemployment, high criminal rates, poverty, etc. That so many people are reporting positive emotions and higher well-being in Latin America at least partly reflects the cultural tendency in the region to focus on the positives in life (Gallup&Healthways 2014).

## THE GLOBAL WELL-BEING INDEX IN THE WESTERN BALKANS

In this section, we will analyse the subjective well-being of the people in the Western Balkans based on the *State of Global Well-Being* – the report of the results from the Global Well-Being Index poll conducted by Gallup and Healthways in 2013<sup>3</sup>. We will look at the five elements of well-being: purpose, social, financial, community and physical for the Western Balkan countries (Albania, Bosnia and Herzegovina, Croatia, Macedonia, Montenegro and Serbia).

Purpose well-being is high when people like what they do each day and are motivated to achieve their goals, no matter whether they work for a company, are self-employed, care for family members or pursue education, etc. (Gallup&Healthways 2014). On average only 10% of the inhabitants of the Western Balkan countries like what they do every day and learn or do something interesting each day. Among them, 7% in Albania is thriving in this element, followed by 8% in Croatia, then 10% in Montenegro, 11% in Serbia, 12% in Bosnia and Herzegovina and 14% in Macedonia is thriving in this element. All Western Balkan countries are well below the European<sup>4</sup> average, where 22% of respondents reported that they are thriving in this element and below the OECD average where a quarter of respondents score high on this element.

**Table 1. Well Being Index - Purpose**

	Thriving (%)	Struggling (%)	Suffering (%)
Albania	7	29	64
B&H	12	50	38
Croatia	8	54	38
Macedonia	14	43	43
Montenegro	10	45	45
Serbia	11	43	46
WB	10	44	46
EUROPE	22	52	26
OECD	25	52	23

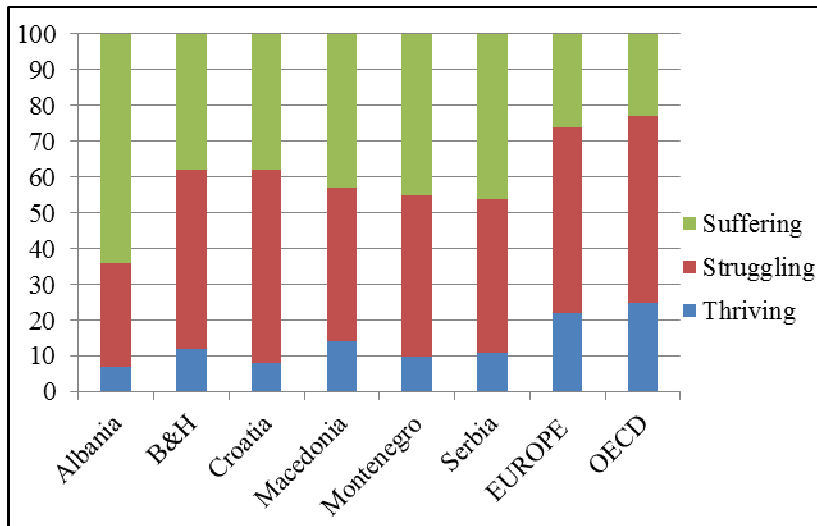
Source: Gallup&Healthways 2014

<sup>3</sup> The worldwide survey data are representative of 99% of the world's adult population. Target population in this survey is the entire civilian, non-institutionalized population, aged 15 and older. The coverage area is the entire country, including rural areas, and the sampling frame represents the entire noninstitutionalized civilian population.

<sup>4</sup> The term Europe is used as geographic term including the member s of the European Union and the countries which are not part of the EU. Thus, the scores of the Western Balkan countries are calculated within an average for Europe.

Almost half of inhabitants of the Western Balkans are suffering in purpose well-being. If they are employed, these individuals are likely to be actively disengaged in their jobs and to feel not well-rested (Ibid). They are also likely to feel they are not treated with respect, and they are far less likely to serve as advocates for their city or area than those that are thriving in this element (Ibid).

**Graph 1. Well Being Index - Purpose**



*Source: Gallup&Healthways 2014*

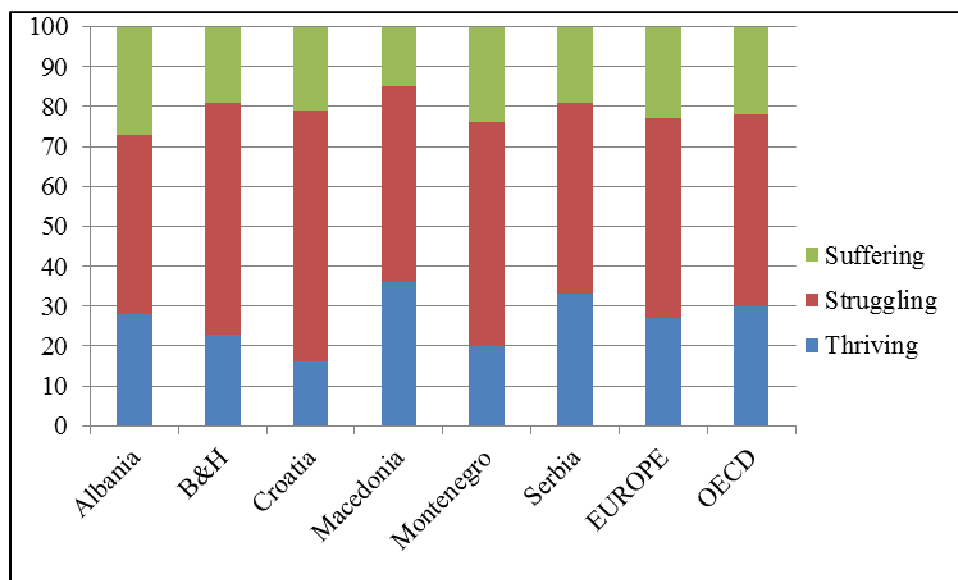
Social well-being is defined as having supportive relationships and love in one's life (Ibid). On average, 26% of the respondents in the Western Balkan countries reported that someone in their lives always encourages them to be healthy and that their friends and family give them positive energy every day. However, the differences in this element of well-being are notable between the countries of the Western Balkan region. Only 16% of citizens of Croatia are thriving in this element of well-being, followed by 20% in Montenegro and 23% in Bosnia and Herzegovina. In Albania 28% of respondents reported that they are thriving in social element, 33% in Serbia and 36% in Macedonia. Relatively more people in Albania, Serbia and Macedonia are thriving in social well-being than in Europe taken as whole and the OECD countries.

**Table 2. Well Being Index - Social**

	Thriving (%)	Struggling (%)	Suffering (%)
Albania	28	45	27
B&H	23	58	19
Croatia	16	63	21
Macedonia	36	49	15
Montenegro	20	56	24
Serbia	33	48	19
WB	26	53	21
EUROPE	27	50	23
OECD	30	48	22

Source: Gallup&Healthways 2014

Adults who are thriving in social well-being are likely to evaluate their current and future lives highly and to be engaged in their jobs (Ibid). They are also much more likely to recommend their city or area as a place to live, to help a stranger who is in need, and to donate money to charity than are those who are suffering (Ibid).

**Graph 2. Well Being Index - Social**

Source: Gallup&Healthways 2014

The financial element of well-being is high when people have enough money to do everything they want to do and when they do not worry about money. Effectively managing one's economic life to reduce stress and increase security is a key to financial well-being. People thriving in this element are generally satisfied with their overall standard of living (Ibid). Only 17% of the people from the Western Balkans are thriving in this element, while 37% Europeans and 38% of the inhabitants of OECD countries reported that they have enough money to do everything they want to do and when they do not worry about money. The share of those that are thriving in this element is the smallest in Serbia (12%), followed by Bosnia and Herzegovina (13%), Albania (16%) and Montenegro (16%). Relatively more inhabitants of Croatia (23%) and Macedonia (24%) are thriving in financial element than in the other Western Balkan countries.

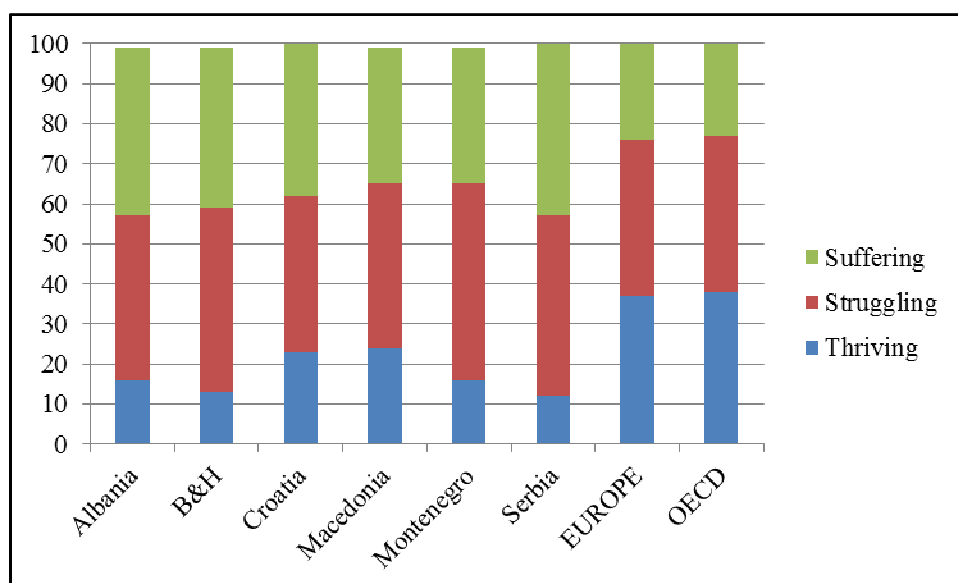
**Table 3. Well Being Index - Financial**

	Thriving (%)	Struggling (%)	Suffering (%)
Albania	16	41	42
B&H	13	46	40
Croatia	23	39	38
Macedonia	24	41	34
Montenegro	16	49	34
Serbia	12	45	43
WB	17	44	39
EUROPE	37	39	24
OECD	38	39	23

*Source: Gallup&Healthways 2014*

It is alarming that on average 39% of the inhabitants of the Western Balkan countries are suffering in this element, while this numbers are 24% for Europe and 23% for the OECD countries. More than 40% of people in Serbia, Albania and Bosnia and Herzegovina report that they do not have enough money to do everything they want to do and that they worry about money. Adults who are suffering in financial well-being have little or no savings, they are far more likely than their counterparts who are struggling or thriving to experience stress on a daily basis and more likely to want to move permanently to another country to live (Ibid).



**Graph 3. Well Being Index - Financial**

Source: Gallup&Healthways 2014

Community element of well-being is high when people think that the city or area where they live is a perfect place for them and when they receive recognition for helping to improve the city or area where they live (Ibid). Community well-being is high when people feel safe in their community, when there are opportunities for individuals, families, and friends to share in social experiences, and when community are tolerant, open, and welcoming toward new residents, tolerating differences, whether ethnic, religious, or socio-economic (Ibid). In this element, Western Balkan countries are lacking behind the European average and well behind the OECD average. Only 12% of the inhabitants in the Western Balkans are thriving in this element, while the 28% of Europeans and 32% of the OECD members are thriving in this element. Relatively the smallest number of Croatians and Bosnians are thriving in community well-being, only 10%, followed by 11% of Montenegrins, 12% Serbians and Albanians and 14% of Macedonians.

**Table 4. Well Being Index - Community**

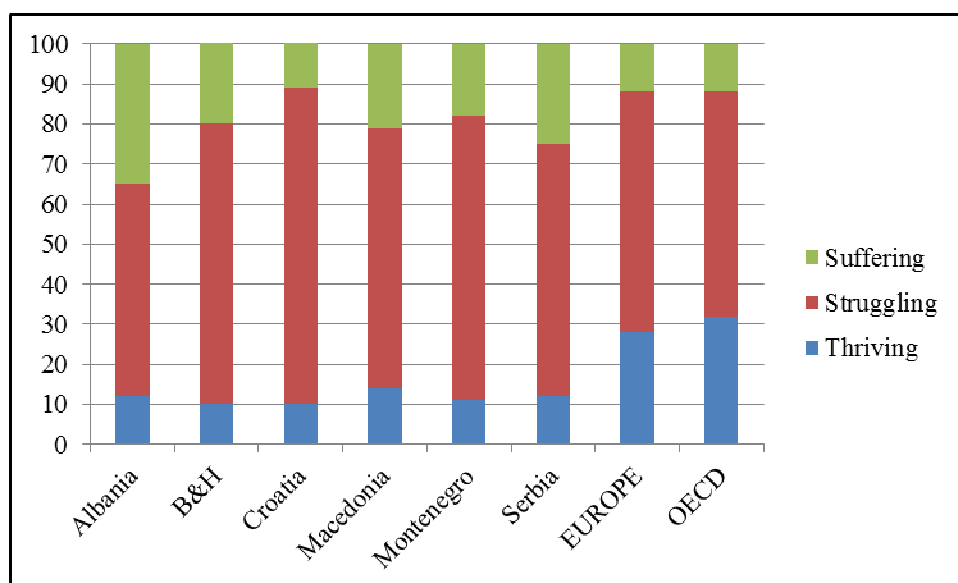
	Thriving (%)	Struggling (%)	Suffering (%)
Albania	12	53	35
B&H	10	70	21
Croatia	10	79	12
Macedonia	14	65	21

Montenegro	11	71	18
Serbia	12	63	25
WB	12	67	22
EUROPE	28	60	12
OECD	32	56	12

Source: Gallup&Healthways 2014

Majority of the people in the Western Balkans (on average 67%) is struggling in community well-being. These people are less likely as their thriving counterparts to evaluate their current and future lives highly, less likely to say they learn new and interesting things each day, and less likely than those who are thriving in this element to recommend their city or area as a place to live (Ibid).

**Graph 4. Well Being Index - Community**



Source: Gallup&Healthways 2014

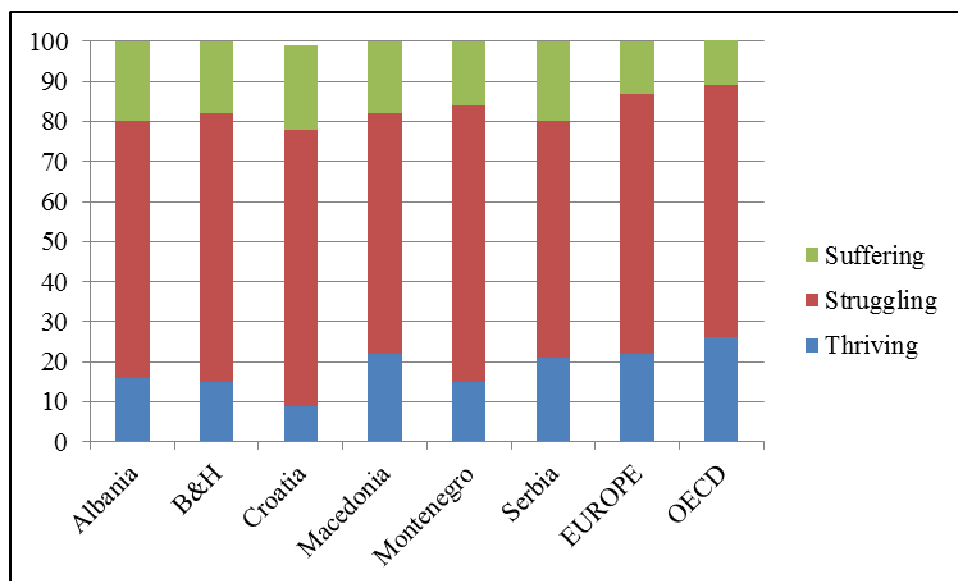
Finally, physical well-being is defined as having good health and enough energy to get things done daily (Ibid). On average, only 16% people in the Western Balkans feel active and productive every day and feel that their physical health is near perfect. This is far less than European (22%) and OECD (26%) average. The smallest share of people that are thriving in this element of well-being is found in Croatia (9%), followed by Bosnia and Herzegovina and Montenegro with 15%, then Albania (16%), Serbia (21%) and Macedonia (22%).

**Table 5. Well Being Index - Physical**

	Thriving (%)	Struggling (%)	Suffering (%)
Albania	16	64	20
B&H	15	67	18
Croatia	9	69	21
Macedonia	22	60	18
Montenegro	15	69	16
Serbia	21	59	20
WB	16	65	19
EUROPE	22	65	13
OECD	26	63	12

Source: Gallup&Healthways 2014

Majority of the people in the Western Balkans (on average 67%) is struggling in physical well-being. These individuals are less likely as those who are thriving physically to evaluate their current and future lives highly and they are more likely to carry significant stress on any given day (Ibid).

**Graph 5. Well Being Index - Physical**

Source: Gallup&Healthways 2014

When we look at the region's averages for each element of well-being, it is noticeable that the smallest number of people in the Western Balkans is thriving in purpose well-being (10%), a bit more in community well-being (12%), physical (16%) and financial (17%), while the quarter of them is thriving in social well-being.

**Table 7. Well Being Index – Western Balkans**

	Thriving	Struggling	Suffering
Purpose	10	44	46
Social	26	53	21
Financial	17	44	39
Community	12	67	22
Physical	16	65	19

The most striking fact is that more than half inhabitants of the Western Balkans, namely 59%, do not report thriving in any of well-being elements. As many as 75% of Albanians do not report thriving in any well-being element, 61% of Croatians, Bosnians and Montenegrins, 50% of Serbians and 46% of Macedonians feel the same. On average, 23% of the people in the Western Balkans report thriving in one of the well-being elements, only 9% in two, 5% in three, 3% in four and 1% in all five elements.

**Table 6. Well Being Index – Thriving in Well-being Elements**

	None	One	Two	Three	Four	Five
Albania	75	21	2	1	0	0
B&H	61	20	9	5	3	1
Croatia	61	24	8	4	2	1
Macedonia	46	25	15	9	4	1
Montenegro	61	21	8	6	4	1
Serbia	50	28	12	5	3	2
WB	59	23	9	5	3	1

*Source: Gallup&Healthways 2014*

When we look at the elements of the Well Being Index by each country, we can notice that only 7% Albanians are thriving in purpose well-being, a bit more that – 12% is thriving in community well-being and 16% in financial and physical. A bit more than a quarter of Albanians reported that they are thriving in social well-being. A majority of Albanians are suffering in purpose well-being (64%) and little less than a half in financial well-being (42%).

**Table 7. Well Being Index - Albania**

	Thriving	Struggling	Suffering
Purpose	7	29	64
Social	28	45	27
Financial	16	41	42
Community	12	53	35
Physical	16	64	20

*Source: Gallup&Healthways 2014*

The smallest number of people from Bosnia and Herzegovina is thriving in community well-being (10%), a bit more than that 12% is thriving in purpose, followed by 13% of those thriving in financial well-being and 15% in physical well-being. People in Bosnia and Herzegovina thrive the most often in social well-being (23%). The greatest number of Bosnians is suffering in financial well-being (40%).

**Table 8. Well Being Index – Bosnia&Herzegovina**

	Thriving	Struggling	Suffering
Purpose	12	50	38
Social	23	58	19
Financial	13	46	40
Community	10	70	21
Physical	15	67	18

*Source: Gallup&Healthways 2014*

The Croatians are thriving the least in purpose (8%) and physical well-being (9%). Only 10% thrive in community and 16% in social well-being. The greatest number of Croatians, 23%, report that they are thriving in financial well-being, which is the highest for the region.

**Table 9. Well Being Index – Croatia**

	Thriving	Struggling	Suffering
Purpose	8	54	38
Social	16	63	21
Financial	23	39	38
Community	10	79	12
Physical	9	69	21

*Source: Gallup&Healthways 2014*

More than a third of the inhabitants of Macedonia (36%) report that they are thriving in social well-being, which is the region leader in this element of well-being. A bit less than a quarter of Macedonians reported that they are thriving in financial (24%) and physical well-being (22%). In purpose and community well-being is thriving 14% of people in this country.

**Table 10. Well Being Index – Macedonia**

	Thriving	Struggling	Suffering
Purpose	14	43	43
Social	36	49	15
Financial	24	41	34
Community	14	65	21
Physical	22	60	18

*Source: Gallup&Healthways 2014*

The Montenegrins are thriving the most in social well-being (21% of them), followed by 16% of those thriving in financial and 15% thriving in physical well-being. The smallest number of Montenegrins is thriving in purpose (10%) and community well-being (11%).

**Table 11. Well Being Index – Montenegro**

	Thriving	Struggling	Suffering
Purpose	10	45	45
Social	20	56	24
Financial	16	49	34
Community	11	71	18
Physical	15	69	16

*Source: Gallup&Healthways 2014*

Approximately third of the Serbia's population are thriving in social well-being, and 21% of them in physical. The smallest number of the people from Serbia is thriving in purpose (11%), followed by financial (12%) and community (12%) well-being.

**Table 12. Well Being Index - Serbia**

	Thriving	Struggling	Suffering
Purpose	11	43	46
Social	33	48	19
Financial	12	45	43
Community	12	63	25
Physical	21	59	20

*Source: Gallup&Healthways 2014*

To sum up, people in the Western Balkans are experiencing lower well-being in each element than the inhabitants of the OECD countries. Only in the social well-being are people in the Western Balkans reaching European average. The smallest number of people in the Western Balkans is thriving in purpose well-being (10%), a bit more in community well-being (12%), physical (16%) and financial (17%), while relatively the greatest number of people are thriving in social element (26%). The most striking fact is that more than half inhabitants of the Western Balkans, namely 59%, do not report thriving in any of well-being elements.

## CONCLUSION

This paper argues that the prospects for economic recovery after the 2008 global economic crisis understanding how people perceive their lives is necessary in two regards. On the one hand, it is argued that those individuals who report higher well-being are able to bounce back faster, take care of their own basic needs, and feel better able to contribute to and support their organizations, communities, or countries (Gallup&Healthways 2014). On the other, if the recovery of the economies in the aftermaths of the 2008 crisis is sought only in terms of economic growth, we would know nothing on how growth influences people's lives.

In order to overcome the shortcomings of the economic indicators, a concept of subjective well-being (SWB) has been introduced. The essence of subjective well-being is the personal estimation of the quality of her life. What makes a good life has been preoccupation of philosophers since ancient times and the roots of the concept of the subjective well-being can be traced to virtue ethics and utilitarianism.

Subjective well-being is defined as “a person's cognitive and affective evaluations of his or her life” (Diener, Lucas, and Oishi, 2002: 63). The Global Well-Being Index created by Gallup and Healthways is one of the attempts to develop a

measure of subjective well-being (Gallup&Healthways 2014). The Global Well-Being Index includes five elements of well-being: purpose, social, financial, community and physical. The elements of well-being are assessed through a survey of 10 questions, two for each element. The respondents are asked to assess the elements of well-being as thriving, struggling, or suffering.

In this paper we have analysed the Well-Being Index of the people in the Western Balkan countries. We have showed that the people in this region are on average experiencing lower well-being in each element than the inhabitants of the OECD countries and the Europe. Only in the social well-being are people in the Western Balkans reaching European average. The smallest number of people in the Western Balkans is thriving in purpose well-being (10%), a bit more in community well-being (12%), physical (16%) and financial (17%), while relatively the greatest number of people are thriving in social element (26%). The most striking fact is that more than half inhabitants of the Western Balkans, namely 59%, do not report thriving in any of well-being elements.

In short, although they enjoy strong relationships with their friends and family, few people from the Western Balkans find their daily work and life experiences fulfilling, most of them feel financially insecure and carry significant stress every day, and a few of them think that the city or area where they live is a perfect place for them. Such individuals are hardly able to bounce back and take care of their own basic needs in the aftermaths of the 2008 crisis.

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